



**Insurance  
Services**  
Music to your ears

**DJ Smooth** worked as a mobile DJ for many years – mainly at one or two venues. These venues kept squeezing DJ Smooth on his rate such that he was unable to afford to have his decks, speakers and other electrical items “tested and tagged”. On a Friday at one of these regular venues, a power board surged which caused initial smouldering. This quickly spread to a fire that engulfed most of the property. Thankfully, everyone was able to evacuate in a prompt and orderly manner, yet by the time the fire brigade was able to attend, over \$1m damage had been caused to the DJ Smith’s client – the nightclub.

DJ Smith’s policy was able to respond to the claim for damages and save DJ Smith from what would have otherwise been certain bankruptcy.

**DJ Warrell** was mixing some tunes at an 18th party at a private hall, when an intoxicated patron tripped over a speaker stand causing it to fall over and injure another patron. After enquiry it was determined that the speaker stand was not weighed down properly causing it to become unbalanced. The injured party suffered a broken arm with DJ Warrell’s policy paying for the ambulance transport, medical bills and some of the patron’s lost earnings (from not being able to attend her full time job as a hairdresser).

An intoxicated patron slipped on a drink spill in front of **DJ Lightning**. He suffered a broken ankle requiring medical treatment. After lawyers were engaged by the injured patron, everyone was brought in to the legal action. As far as DJ Lightning was concerned, it was alleged that he either spilled the drink, or failed to take appropriate steps to inform management of the spillage.

DJ Lightning’s insurer successfully arguing that due to the patron being intoxicated he was partly responsible and the venue did not have suitable cleaning procedures in place. In the end, it was determined that DJ Lightning was in the wrong place at the wrong time.

**DJ Maestro** was invited to headline a music festival. During the performance, despite recommendations to the contrary, three enthusiastic dancers were invited on to the stage to show off their moves. One tripped over a loose cord and fell off the stage. Given the extreme nature of the injuries, emergency ambulance transport was required followed by facial reconstructive surgery.

The injured patron was unable to attend work in her full capacity. The policy responded by paying DJ Maestro’s legal defence costs, together with payment for the patron’s non-Medicare covered medical treatment (including surgery), the medical treatment and lost earnings.

DJ Insurance Services is a trading name of Safe Hands Insurance Group Pty Ltd ABN: 69 163 926 261 AR No 4400038 as Authorised Representative of Winley Insurance Group Pty Ltd ACN 138 133 285 ABN 39 138 133 285 AFS Licence No 343573.

The above/policy examples are hypothetical circumstances and are used to outline the breadth of cover. Naturally, as is always the case with insurance, the success of every claim hinges on its own unique facts and circumstances.